

## DECLARATION AND POWER OF ATTORNEY

below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original, first and inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD OF MANAGING RISK IN A SECURITY BASED ON THE INCOME OF A PERFORMER**, described in an application for Letters Patent, Serial No. 09/933,263 filed in the United States Patent and Trademark Office on August 20, 2001.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

We hereby claim the benefit under Title 35, United States Code, §119 and/or §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/226,419</u>	<u>08/18/2000</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)
<u>60/298,546</u>	<u>06/14/2001</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)
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(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)

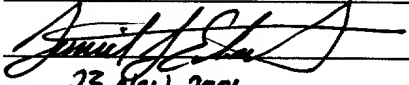
We hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

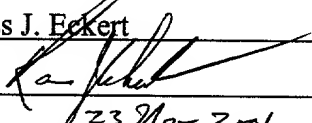
Harold C. Moore, Registration No. 37,892  
 Paul J. Maginot, Registration No. 34,984  
 Bradford G. Addison, Registration No. 41,486  
 Bruce J. Bowman, Registration No. 35,458  
 Jeffrey D. Carter, Registration No. 37,795  
 David M. Lockman, Registration No. 34,214

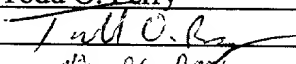
Address all telephone calls to: Harold C. Moore at (317) 638-2922

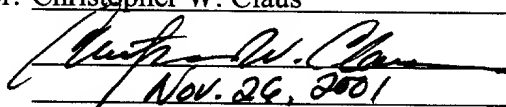
Address all correspondence to: Maginot Addison & Moore  
Bank One Center/Tower  
111 Monument Circle, Suite 3000  
Indianapolis, Indiana 46204-5115

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Daniel J. Eckert  
Inventor's signature:   
Date: 23 Nov 2001  
Residence: 3635 North Wolcott #2, Chicago, Illinois 60613  
Citizenship: United States of America  
Post Office Address: same as above

Full name of second inventor: Ross J. Eckert  
Inventor's signature:   
Date: 23 Nov 2001  
Residence: 175 South Fourth Street, Lewiston, New York 14092  
Citizenship: United States of America  
Post Office Address: same as above

Full name of third inventor: Todd O. Perry  
Inventor's signature:   
Date: Nov. 26, 2001  
Residence: 16725 Edgewater Drive, Lakewood, Ohio 44107  
Citizenship: United States of America  
Post Office Address: same as above

Full name of fourth inventor: Christopher W. Claus  
Inventor's signature:   
Date: Nov. 26, 2001  
Residence: 13347 Spruce Run Dr. #310, North Royalton, Ohio 44133  
Citizenship: United States of America  
Post Office Address: same as above